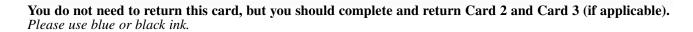
- You were below the age of 18 on the date the Board approved the Plan;
- You owned your policy for less than one year as of the date the Board approved the Plan;
- Your policy/contract was not issued by The Prudential Insurance Company of America;
- You are entitled to compensation, but you are not the owner of the policy or contract. For more information on voting eligibility, see *Policyholder Information Booklet*, Part 1.



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DESCRIPTION OF STREET

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Determine the form of your compensation.

#### SAMPLE A SAMPLE

We currently estimate that you will receive compensation equal in value to 00 – 00 shares of stock. If you prefer to receive stock, you must check the box, sign and return this card by Month XX, 2001.

If you prefer cash, you do not need to return this card. Note: Under certain circumstances, you may receive stock automatically. (See details on back.)

Check here if you would prefer to receive stock rather than cash.

SIGNATURE

(ADDITIONAL SIGNATURES IF APPLICABLE, SEE BACK OF CARD 1.)

DATE

All persons listed on Card 1 must sign exactly as name(s) appear. Give your full name and title when signing as attorney, executor, administrator, trustee or guardian

Read and keep this card

POLICYOWNER NAME SAMPLE A SAMPLE CONTROL NUMBER 1234 56 7890

777 777 Refer to these numbers when replying by phone or Internet. (See back of Card 1 for details.)

PIN NUMBER

We currently estimate that you will receive compensation equal in value to 00 – 00 shares of stock. If you prefer to receive stock, you must complete and return Card 3. If you prefer cash, you do not need to return Card 3. Note: Under certain circumstances, you may receive stock automatically. (See back of Card 3 for details.)

POLICY NUMBER	NAME OF INSURED/ANNUITANT/CONTRACTHOLDER
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You are eligible for compensation, but you are not eligible to vote on Prudential's plan to go public due to one or more of the following reasons:

- You were below the age of 18 on the date the Board approved the Plan;
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POLICYOWNER NAME SAMPLE A SAMPLE

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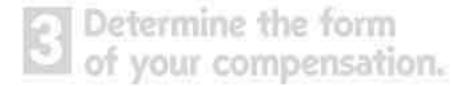




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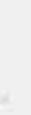
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POLICYOWNER NAME SAMPLE A SAMPLE CONTROL NUMBER PIN NUMBER 1234 56 7890 777 777 (See back of Card 1 for details.)

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DESCRIPTION OF BACK P.

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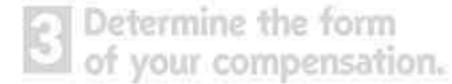
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DESCRIPTION OF STREET



# SAMPLE A SAMPLE

We currently estimate that you will receive cash equal in value to 00,000,000 - 00,000,000 shares of stock.

You are not eligible to receive stock because either you are not a resident of the United States, or your policy premiums and benefits are stated in Canadian dollars.

You do not need to return this card.

# Read and keep this card for your records.

POLICYOWNER NAME SAMPLE A SAMPLE

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- You were below the age of 18 on the date the Board approved the Plan;
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DESCRIPTION OF STREET

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Determine the form of your compensation.

#### SAMPLE A SAMPLE

Based on the tax-qualified policy(ies) or contract(s) you own, we currently estimate that you will receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock. For more information on policy credits, refer to Policyholder Information Booklet. Part 1.

Based on the other policy(ies) or contract(s) you own, we currently estimate that you will also receive cash equal in value to 00,000,000 - 00,000,000 shares of stock. You are not eligible to receive stock because either you are not a resident of the United States, or your policy premiums and benefits are stated in Canadian dollars.

You do not need to return this card.

Read and keep this card

POLICYOWNER NAME SAMPLE A SAMPLE

CONTROL NUMBER PIN NUMBER 1234 56 7890 777 777 Refer to these numbers when replying by phone or Internet. (See back of Card 1 for details.)

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- You were below the age of 18 on the date the Board approved the Plan;
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DESCRIPTION OF BACK P.

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In addition, we currently estimate that you will receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock based on the tax-qualified policy(ies) or contract(s) you own, and cash equal in value to 00,000,000 - 00,000,000 shares of stock based on the Canadian-issued policy(ies) you own.

Check here if you would prefer to receive stock rather than cash.

SIGNATURE

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DESCRIPTION OF STREET

You are eligible for compensation, but you are not eligible to vote on Prudential's plan to go public due to one or more of the following reasons:

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# SAMPLE A SAMPLE

We currently estimate that you will receive 00,000,000 - 00,000,000 shares of stock.

Based on the Canadian-issued policy(ies) you own, we currently estimate that you will also receive cash equal in value to 00,000,000 – 00,000,000 shares of stock.

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DESCRIPTION OF BACK P.

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Determine the form of your compensation.

# SAMPLE A SAMPLE

We currently estimate that you will receive compensation equal in value to 00 – 00 shares of stock. If you prefer to receive stock, you must check the box, sign and return this card by Month XX, 2001. If you prefer cash, you do not **need to return this card.** Note: Under certain circumstances, you may receive stock automatically. (See details on back.)

Based on the Canadian-issued policy(ies) you own, we currently estimate that you will also receive cash equal in value to 00,000,000 - 00,000,000 shares of stock.

Check here if you would prefer to receive stock rather than cash.

SIGNATURE

(ADDITIONAL SIGNATURES IF APPLICABLE, SEE BACK OF CARD 1.)

DATE

All persons listed on Card 1 must sign exactly as name(s) appear. Give your full name and title when signing as attorney, executor, administrator, trustee or guardian

Read and keep this card or your records.

POLICYOWNER NAME SAMPLE A SAMPLE

CONTROL NUMBER PIN NUMBER 1234 56 7890 777 777 Refer to these numbers when replying by phone or Internet. (See back of Card 1 for details.)

We currently estimate that you will receive compensation equal in value to 00-00 shares of stock. If you prefer to receive stock, you must complete and return Card 3. If you prefer cash, you do not need to return Card 3. Note: Under certain circumstances, you may receive stock automatically. (See back of Card 3 for details.)

Based on the Canadian-issued policy(ies) you own, we currently estimate that you will also receive cash equal in value to 00,000,000 - 00,000,000 shares of stock.

POLICY NUMBER	NAME OF INSURED/ANNUITANT/CONTRACTHOLDER
*987654321 *987654321	SAMPLE A SAMPLE SAMPLE A SAMPLE
*9876543210987654321098	SAMPLE A SAMPLE OPORSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPORSTUVWXYZABCD
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You are eligible for compensation, but you are not eligible to vote on Prudential's plan to go public due to one or more of the following reasons:

- You were below the age of 18 on the date the Board approved the Plan;
- You owned your policy for less than one year as of the date the Board approved the Plan;
- Your policy/contract was not issued by The Prudential Insurance Company of America;
- You are entitled to compensation, but you are not the owner of the policy or contract. For more information on voting eligibility, see *Policyholder Information Booklet*, Part 1.



SAMPLE A SAMPLE 100 MAIN STREET ANYWHERE, USA 00000-0000

You do not need to return this card, but you should complete and return Card 2 and Card 3 (if applicable). Please use blue or black ink.

Certify your Social Security or Imployer Identification Number.

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SAMPLE A SAMPLE 100 MAIN STREET ANYWHERE, USA (00000-0000)



DESCRIPTION OF STREET

Determine the form of your compensation.

#### SAMPLE A SAMPLE

We currently estimate that you will receive cash equal in value to 00,000,000 - 00,000,000 shares of stock. You are not eligible to receive stock because you reside outside the United States.

In addition, we currently estimate that you will receive policy credits equal in value to 00,000,000 - 00,000,000 shares of stock based on the tax-qualified policy(ies) or contract(s) you own, and cash equal in value to 00,000,000 – 00,000,000 shares of stock based on the Canadian-issued policy(ies) you own. For more information on policy credits, refer to *Policyholder Information Booklet*, *Part 1*.

You do not need to return this card.

Read and keep this card

POLICYOWNER NAME SAMPLE A SAMPLE

CONTROL NUMBER PIN NUMBER 1234 56 7890 777 777 (See back of Card 1 for details.)

We currently estimate that you will receive cash equal in value to 00,000,000 – 00,000,000 shares of stock. You are not eligible to receive stock because you reside outside the United States.

In addition, we currently estimate that you will receive policy credits equal in value to 00,000,000 - 00,000,000 shares of stock based on the tax-qualified policy(ies) or contract(s) you own, and cash equal in value to 00,000,000 – 00,000,000 shares of stock based on the Canadian-issued policy(ies) you own. For more information on policy credits, refer to Policyholder Information Booklet, Part 1.

POLICY NUMBER	NAME OF INSURED/ANNUITANT/CONTRACTHOLDER
*9876543210987654321098	SAMPLE A SAMPLE OPORSTUVWXYZABCD



